

**EXHIBIT J**

Thank you for speaking with me several days ago. Since that time I've spoken to another site partner and they have informed me of a claw back plan. I've gone back through the documents and found a section in one of the documents explaining net winners and net losers. In one section it states if you have a contract that is a net winner, you must pay back those monies and then you can make the claim on your web property. There is another rumor that if you are a net winner and will not file a claim for your assigned web property there will be a judgement to return net profit across the lifetime of your contract.

I do not believe I should be included in this plan. I was one of TGC's first contracts (signed in 2009) and it was significantly different from the contracts I've read about in your previous documents. As I've stated to you in a prior phone call my contract is 11 years old and I can't currently produce a copy. I know Ken Courtright has also stated that the first 70 contracts were destroyed. My contract was a service contract. I was an expert in the plumbing business, TGC agreed to build the site and give me guidance as to keywords to write to and I was left on my own. There were no guarantees. If the site made money I made money. I did 95% of all writing, I travelled on my own time and money to the Kitchen and Bath Show to interview companies, I worked with Kohler, Hansgrohe, Sloan and many other plumbing manufacturers on my own time to do research for articles. I did 3 episodes of a TV show unpaid on my own time to better the website. I wrote on nights and weekends over 11 years to increase the earnings and Google rankings for my site. I've had one advertiser on the site for over 5 years and the monies collected from that advertiser was split with TGC. No other efforts to promote the site were initiated by TGC. Any revenue earned from [REDACTED] was earned by my efforts alone from a site I bought. I am currently going through a 12 year old computer to see if I have a copy of the contract in the next few days.

The reason for my letter to you is to express my extreme objection to a possible claw back for revenue I earned from [REDACTED]. I was an employee of TGC from the latter part of 2013 until Dec. 30 of 2019. I moved my family from the Chicagoland area to Lancaster PA in July of 2017 to help grow our content production capability. Both my wife and I were fired when the receiver stepped in. We are both unemployed in a city where we have no professional contacts. We are now currently trying to find work back in the Chicagoland area. We have to sell a house we just bought in July of 2019 and relocate based upon lies Ken Courtright conveyed to us and the rest of the employees of TGC/Income Store.

My family has been devastated in so many ways. At 48 years old I'm not sure I can recover. If a claw back was indeed ordered I would not be able to make that payment in my lifetime as I am currently unemployed and the prospect of receiving a high paying job has taken a significant hit over the past month.

The only resolution I can offer that can be favorable to all parties is I can offer to buy my own site back for full market value.

I am fully aware of the devastation this has caused hundreds of individuals and families, mine included. I hope we can come to an amicable solution.

[REDACTED]